

## OPENING SESSION

*Presented by*

***Randy Griffin, Chief Executive Officer***



# APWU Health Plan...On the Road in 2024



***NPC  
National  
President  
Conferences***

***National  
Convention***

***Industry  
Events***

***Local & State  
Conventions***

***PSHB  
Meetings &  
Events***

***Health &  
Wellness Fairs***

# Here and Now



Gearing up for Open Season and.....

- PSHB Implementation
- Staffing for Open Season and PSHB
- Customer Service Training
- Health Fairs
- Member Education

And ***YOU*** are our boots on the ground!

*Welcome to our 39<sup>th</sup> Annual  
Open Season Seminar, 2024*

# Today's Agenda



- Open Season 2023 Results
- 2025 Premiums
- Marketing & Communications
- Operational & Network Updates
- Expect an Informative Conference!



American Postal Workers Union, AFL-CIO  
Health Plan Department

# Open Season Analysis 2023



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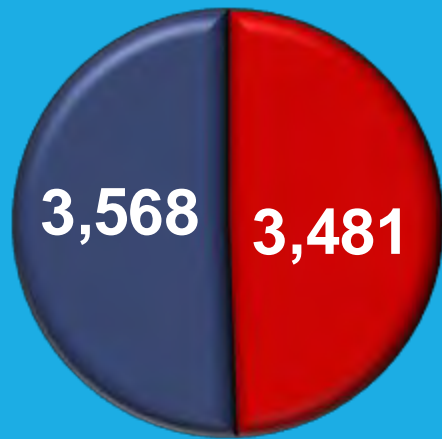
# Open Season Analysis 2023



## Executive Summary

### 2023 Open Season Results

APWU Health Plan enrolled **3,568** new members, lost **3,481** members through disenrollment, for a net gain of **87** members.

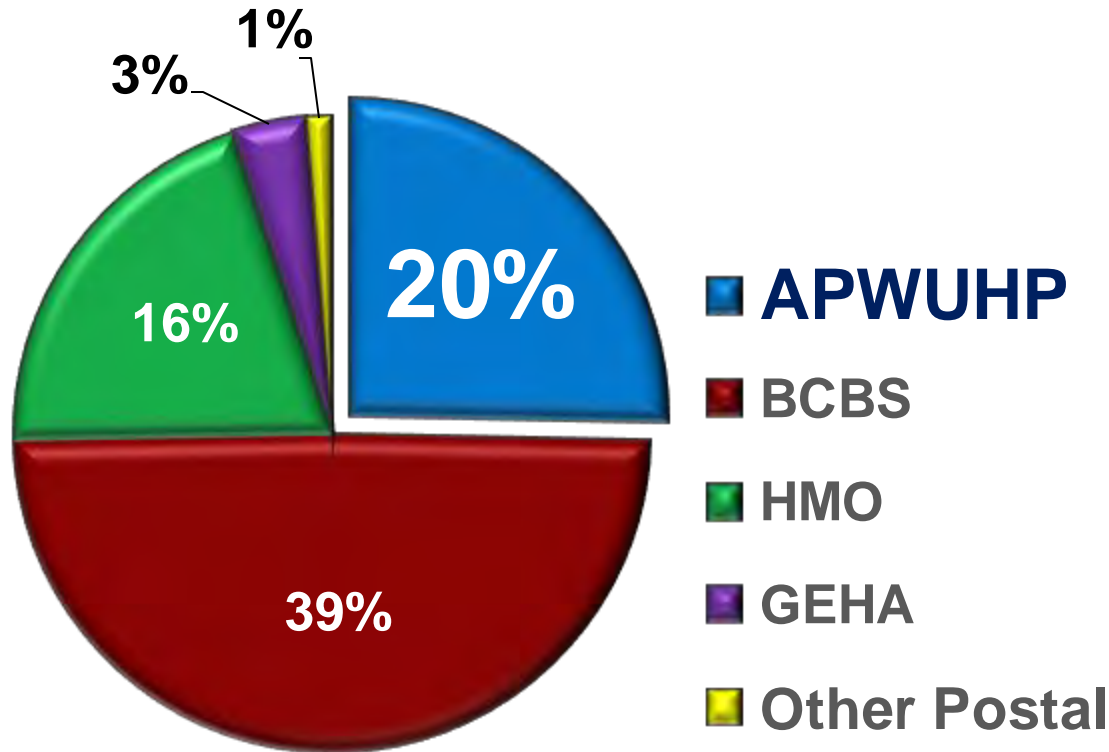


■ Disenrollment

APWU Health Plan shows a gain in membership of **87** members in 2023, compared to a gain of **83** members in 2022.

The retention rate remains steady at 97%.

# 2023 Open Season - APWU Union Membership by Carrier



**APWU Health Plan:**  
**33,000 members**

***Other Plans:***  
***132,000 members***

# Membership 2023



## Enrollment by Category

2023	HIGH OPTION			CONSUMER DRIVEN OPTION				
CATEGORY	SELF ONLY 471	SELF & FAMILY 472	SELF PLUS ONE 473	SELF ONLY 474	SELF & FAMILY 475	SELF PLUS ONE 476	TOTAL	%
ANNUITANTS	21,283	1,559	11,721	4,318	890	2,985	42,756	46%
ASSOCIATES	2,056	2,136	1,423	2,189	2,753	1,222	11,779	13%
POSTAL	5,013	2,375	2,649	12,359	9,422	6,166	37,984	41%
OPTION TOTALS	28,352	6,070	15,793	18,866	13,065	10,373		
PLAN TOTALS			50,215			42,304	92,519	



# Consumer Driven Option



- CDO enrollments contributed to the APWUHP net gain in 2023
- USPS Pays 95% of Premium-Collective Bargaining Agreement
- Career Bargaining Unit Employees
- Must be member in PSHB/FEHB Plan for more than a year

## 2025 Rates

- Self Only **\$16.12**
- Self Plus One **\$35.05**
- Self and Family **\$38.23**
- Part of our growth strategy for 2024-2025

**5% rate  
increases**

# Growth Strategy



- CDO Plan
- High Option & MAPD
- Marketing, Branding, & Advertising
- Social Media Presence & Engagement
- Participation in both FEHB and PSHB
- Competitive rate position
- HPRs - Boots on the ground!



# 2025 Premium Rates:

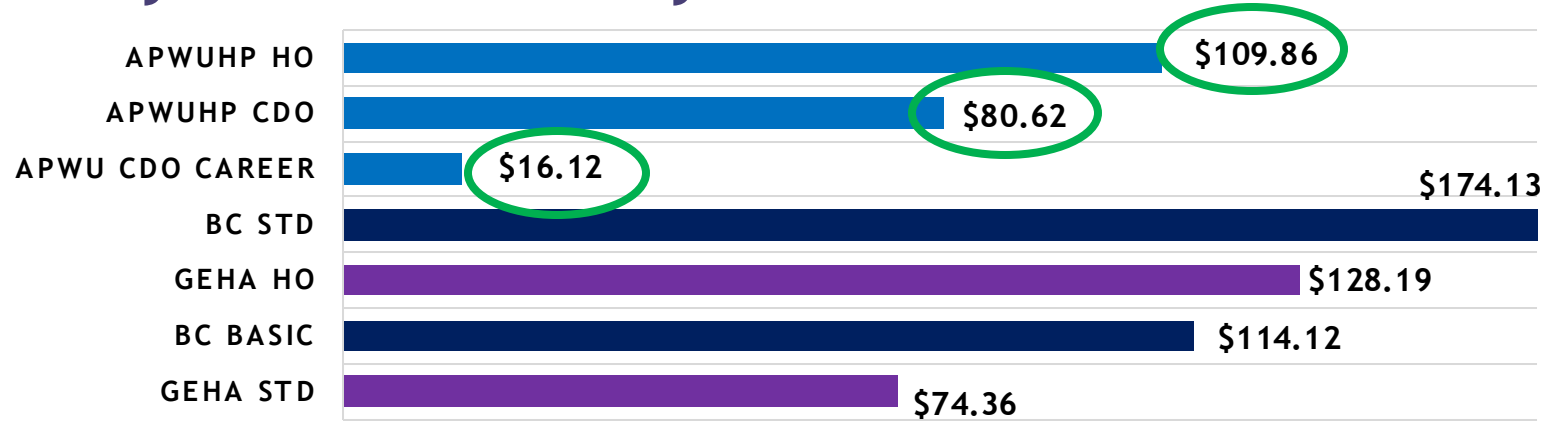
## APWU Health Plan & Competitor Comparison



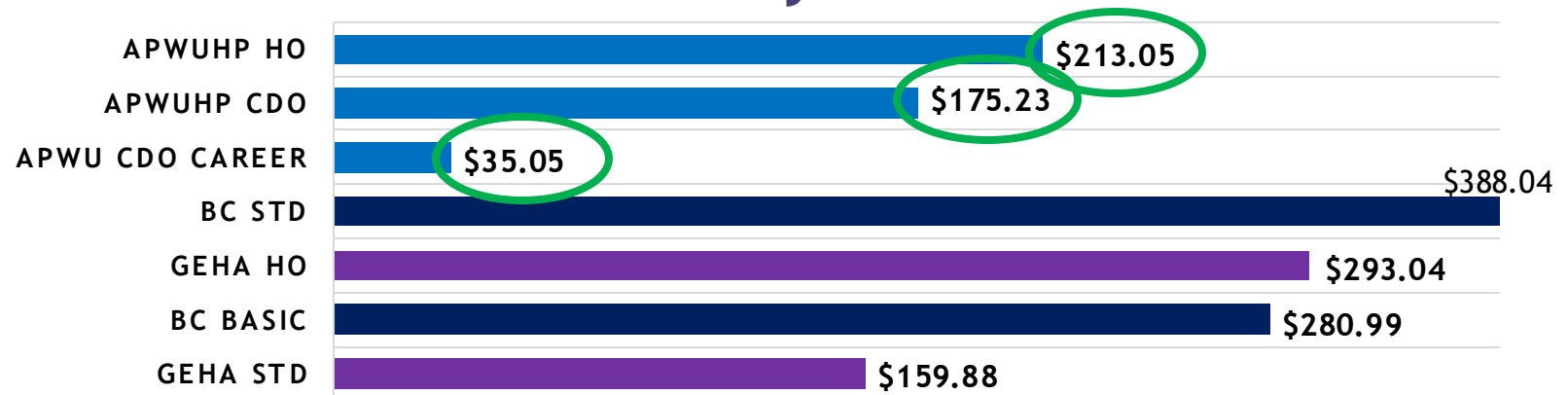
# Postal (Active)



## Self Only - 2025 Bi-Weekly Premium



## Self Plus One - 2025 Bi-Weekly Premium



*(continued on next slide)*

# Postal (Active)



## Self and Family - 2025 Bi-Weekly Premium



# Strategic Marketing & Communications

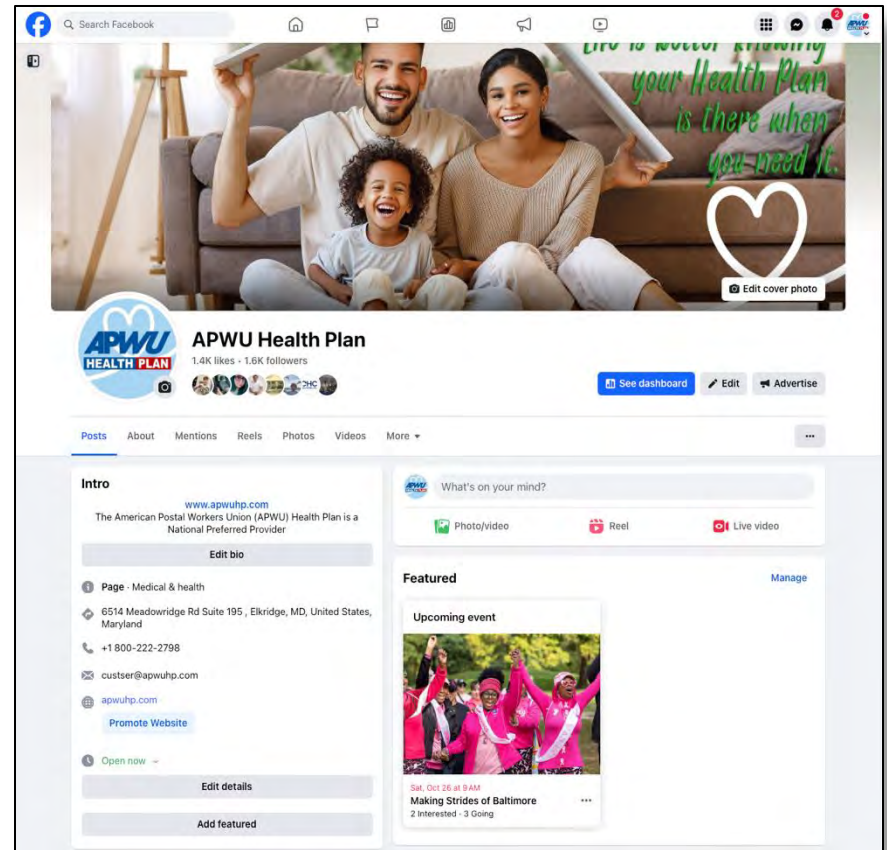




# Social Media



- A 2023 study shows that people look at their phone 144 times a day.
- Enhanced digital presence
- Analyzing trends to meet Postal and Federal employees where they are...online
- Member spotlights & testimonials



# Advertising & Marketing



**WE GIVE OUR PLEDGE TO PROTECT AND SUPPORT YOU.**

Welcome to the NEW 2025 Postal Service Health Benefits (PSHB) Program.

**APWU HEALTH PLAN**

All postal employees and retirees can enroll.

OPEN SEASON HOTLINE | (800) PIC-APWU  
TOGETHER. BETTER HEALTH.

Open Season

## Capital One Arena - Outdoor Signage

### Big Four

**SPECIFICATIONS**

**DISPLAY 1:** 1536px X 720px  
SCREEN BENDS AT 1344px

**DISPLAY 2:** 1536px X 720px  
SCREEN BENDS AT 192px

**CORNER DISPLAY:** 1536px X 400px  
Design as two screens in one;  
SCREEN BENDS AT 768px

**DELIVERY FORMAT**

**STILLS:** PNG or JPG

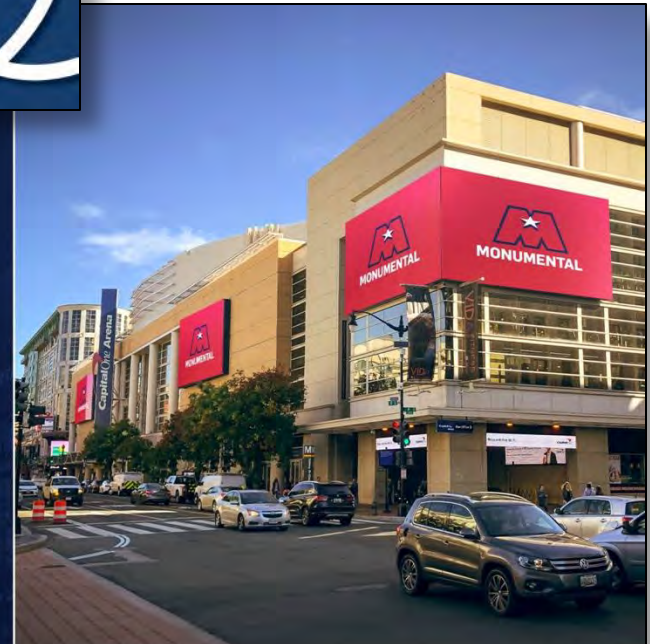
**MOTION:** MP4 (15 seconds)

**LOCATION**

Corner of F Street and 7th Street

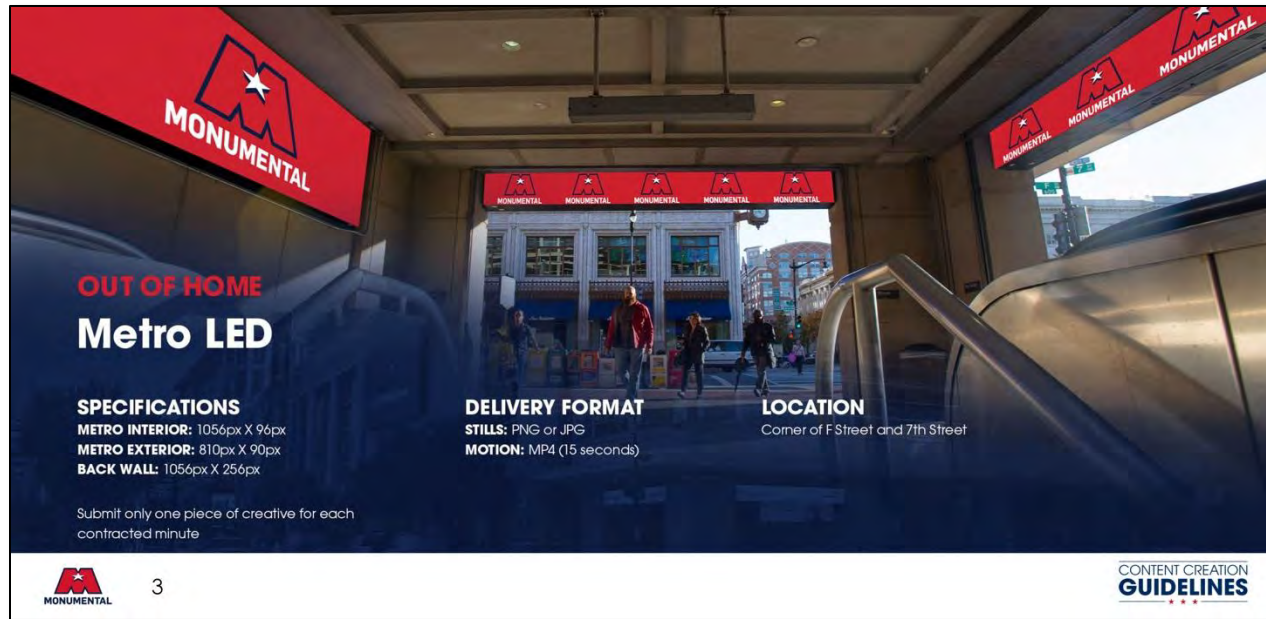
Submit only one piece of creative for each contracted minute

NOTE: Displays 1 and 2 are designed with a subtle "V" shape to increase visibility along 7th street. The bend provides an opportunity to create split content, divided between the two screens. Full-frame content will bend and appear distorted from certain angles.





# Advertising & Marketing



**OUT OF HOME**  
**Metro LED**

**SPECIFICATIONS**  
METRO INTERIOR: 1056px X 96px  
METRO EXTERIOR: 810px X 90px  
BACK WALL: 1056px X 256px

Submit only one piece of creative for each contracted minute

**DELIVERY FORMAT**  
STILLS: PNG or JPG  
MOTION: MP4 (15 seconds)

**LOCATION**  
Corner of F Street and 7th Street

**CONTENT CREATION GUIDELINES**

MONUMENTAL 3

## Capital One Arena - Metro Station Signage



**APWU**  
**HEALTH PLAN**

Welcome to the  
**NEW 2025** Postal  
Service Health  
Benefits (PSHB)  
Program.

**All postal employees  
and retirees can  
enroll.**

OPEN SEASON HOTLINE  
(800) PIC-APWU

Open Season

**2025 Federal  
Employees Health  
Benefits (FEHB)  
Program.**

**All federal employees  
and retirees can  
enroll.**

OPEN SEASON HOTLINE  
(800) PIC-APWU

Open Season

Choose a plan built for federal families.

# Advertising & Marketing

## Billboards

- St. Louis, MO
- Jacksonville, FL
- Phoenix, AZ
- Pittsburgh, PA





# Member Communications





★★★★★

**Welcome**  
to the NEW 2025  
Postal Service Health  
Benefits (PSHB) Program.

High Option

Consumer  
Driven Option

**We give our pledge to  
protect and support you.**



Low premiums and APWU special rates

Access care from  
1.7+ million providers in the  
UnitedHealthcare® network.

★★★★★

**Postal pro**

2025 Federal  
Employees Health  
Benefits (FEHB)  
Program.

**Providing the assurance  
and support you need.**

Together. Better health.  
apwuhp.com

APWU  
HEALTH PLAN

Open Season 2024

Search

Who We Serve ▾ Find Your Plan Health Plan Enrollment ▾ Resources & Articles ▾

**Welcome to Open Season 2024**

APWU Health Plan covers postal workers and retirees eligible for the new Postal Service Health Benefits (PSHB) Program and federal employees and retirees eligible for the Federal Employees Health Benefits (FEHB) Program.

Enroll in your new health plan during Open Season, November 11 – December 9, 2024.

[See postal plans](#) [See federal plans](#)

Hi! I'm your APWU Health Plan Virtual Assistant!

High Option


Consumer  
Driven Option

★★★★★


**Postal pro**

2025 Federal  
Employees Health  
Benefits (FEHB)  
Program.

**Providing the assurance  
and support you need.**



Choose a plan for federal employees and families.



Benefit from low copays and 100% coverage for most outpatient services.

1.7+ million providers

Access care from an extensive nationwide network.

Together. Better health.  
apwuhp.com

APWU  
HEALTH PLAN

APWU  
HEALTH PLAN

Fall 2024

**HealthConnection**

★★★★★

**Welcome**  
to the NEW Postal  
Service Health Benefits  
(PSHB) Program

2025  
High Option

2025  
Consumer  
Driven Option

**We give our pledge to  
protect and support you.**

★★★★★

Federal Employees  
Health Benefits  
(FEHB) Program

2025  
High Option

2025  
Consumer  
Driven Option

**Providing the assurance  
and support you need.**

**2024 HBO OPEN SEASON WEBINAR**

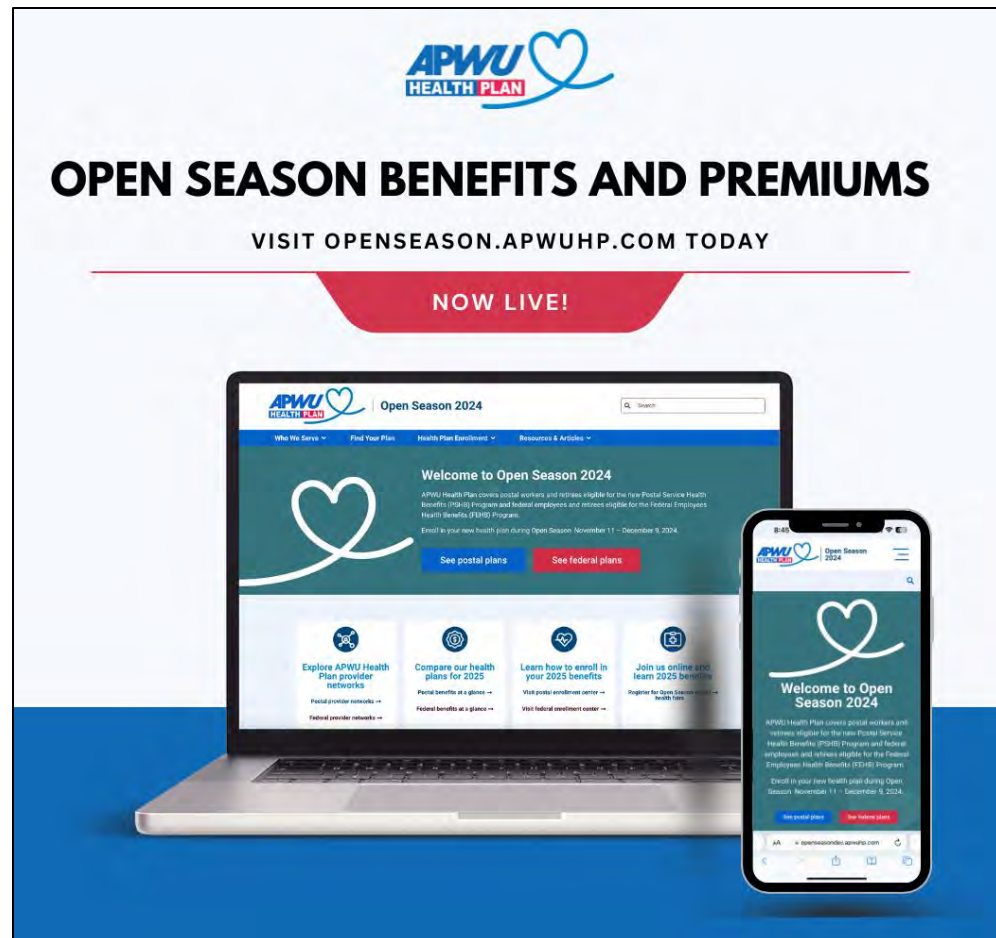
# Operational Updates





# Website Enhancements

- Accommodate PSHB/FEHB split
- Align with and stay ahead of technology trends
- Enhanced navigation
- Enhanced Open Season experience (Demos in classes)
- Full site enhancements January 1, 2025





- 1.7 million providers
- PRISMA (South Carolina):
  - Major hospital system
  - Previously unsuccessful Rate/Contract negotiations
  - Displacement of all UHC Plans and members
  - UHC continued to negotiate with PRISMA
  - **Back in the network!**
- Buffalo, New York
  - Added 6 new hospitals

# Open Season Hotline



For questions about the High Option or Consumer Driven Option, contact APWU Health Plan to speak with a customer service representative:

☎ **1-800-PIC-APWU** (Open Season)

☎ **1-800-222-APWU** (2798)

☎ **1-800-622-2511** (TTY)

8:30 am – 6:30 pm ET, Monday – Friday



**APWUHP Open Season Line**  
**Opens October 28<sup>th</sup>**

**Expect an Informative  
Seminar!**



# What to Expect....



- **Brochure Review**

- Benefit changes

- MAPD Part B Reimbursement increase to \$100 from \$85
    - HO: Telehealth - 2 free visits
    - CDO: Added wellness incentive for mammogram and cervical screening

- **Marketing Plus**

- Get ready for Open Season Health Fairs
  - Learn about our special features

# New and Experienced



- **Experienced Attendees:**
  - Select from 6 classes - Variety of topics for experienced Health Plan Representatives
- **New Attendees:**
  - Smaller group sessions focused on our brochure, the APWUHP website, and Health Fairs
- **Closing Session:**
  - A panel discussion to answer attendee questions



# Postal Reform & The PSHB Program



# PSHB Prep & Readiness



- **Extensive impacts to APWUHP Operations**
- **Readiness Activities**
  - Enrollment testing (new PSHB Enrollment system)
  - ID Cards
  - Benefits, Brochure and SBC's
  - Communications
  - Legal language
- **Cross-Functional Dedicated APWUHP Project Team**
  - Multiple internal meetings each week
  - Series of OPM Carrier Letters and guidance
  - Various work streams focused on operations, ID cards, enrollment, communications, vendor integration, legislative regulations, etc.
- **Collaboration between Health Plan, APWU HQ and Legislative Team, USPS, OPM, etc.**

# PSHB General Session



## PSHB General Session

- PSRA & How We Got Here
  - Judy Beard, APWU Legislative & Political Director
- PSHB Program Overview
  - Karla Kirby - Executive Manager  
USPS Postal Service Health Benefits (PSHB)
  - Dana Cotman - Director, USPS Benefits and Wellness
  - Marlena Wilson - Program Manager, USPS Benefits

## Breakout Sessions - Friday 10/18

- 3 Small Group Sessions 9-10am

# Questions for Closing Session

Email any questions to:

[closingsessionquestions@apwuhp.com](mailto:closingsessionquestions@apwuhp.com)

You will receive an email following our Seminar with a link to fill out your class evaluations online.

*Thank You!*

